

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0205

Definition of Fiduciary; Conflict of Interest Rule-Retirement Investment Advice and Related Proposed Prohibited Transaction Exemptions; Hearing and Comment Period Extension

**Document:** EBSA-2010-0050-DRAFT-2141

Comment on FR Doc # 2015-14921

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## Submitter Information

**Name:** Annie Provence

**Address:**

2807 Browning  
Amarillo, TX, 79103

**Email:** aprovence@att.net

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## General Comment

People who direct their own retirement accounts generally have the knowledge and ability to do so, or else they are actively gaining it.

The government needs to stay out of the relationship between investors and advisors. There are already laws on the books to adequately address any conflicts of interest. Small investors cannot afford large fees. I know I can't. The alternative is a savings account at the bank.